

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION - DETROIT**

In re:

Kristiana Marie Valdez,

Debtor.

Chapter: **13**
Case No.: **17-51542 mbm**
Judge: **Marci B. McIvor**

ORDER CONFIRMING PLAN

The Debtor's Chapter 13 plan was duly served on all parties in interest. A hearing on confirmation of the plan was held after due notice to parties in interest. Objections, if any, have been resolved. The Court hereby finds that each of the requirements for confirmation of a Chapter 13 plan pursuant to 11 U.S.C. §1325(a) are met.

Therefore, IT IS HEREBY ORDERED that the Debtor's Chapter 13 plan, as last modified, if at all, is confirmed.

IT IS FURTHER ORDERED that the claim of attorney for the Debtor, for the allowance of compensation and reimbursement of expenses is allowed in the total amount of **\$3,500.00** in fees and **\$0.00** in expenses, Debtor's counsel having received **\$190.00** and that the portion of such claim which has not already been paid, to-wit: **\$3,310.00** shall be paid by the Trustee as an administrative expense of this case.

IT IS FURTHER ORDERED that the Debtor shall maintain all policies of insurance on all property of the Debtor and this estate as required by law and contract.

All filed claims to which an objection has not been filed are deemed allowed pursuant to 11 U.S.C. §502(a), and the Trustee is therefore ORDERED to make distributions on these claims pursuant to the terms of the Chapter 13 plan, as well as all fees due the Clerk pursuant to statute.

IT IS FURTHER ORDERED as follows: [*Only provisions checked below apply*]

- X The Debtor's Plan shall continue for no less than **60** months.
- X Class 9 Creditor's shall receive no less than **5%** interest on duly filed claims.

X Creditor, Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc., shall be paid pursuant to the amount listed in the Proof of Claim (POC #1) at 5.75%. Creditor shall de-escrow the loan, and Debtor shall be responsible for all taxes and insurance on the property from the confirmation date forward. Should the Debtors fail to pay the taxes and insurance as they come due, Creditor may file a Notice of Default giving the Debtor 20 days to cure the Default. If Debtor fails to cure the defaults in payments after having been provided notice under the provisions of this order, then Creditor may submit an Order Granting Relief from the Automatic Stay and any applicable Co-Debtor Stay to the Bankruptcy Court and the automatic stay and any applicable co-debtor stay may be thereafter lifted without a further hearing or notice. That Debtor shall be limited to two (2) such opportunities to cure defaults. Should a third default occur, then Creditor may submit an Order Granting Relief from the Automatic Stay and Co-Debtor Stay to the Bankruptcy Court along with an affidavit attesting to a failure to make payments, and the automatic stay and applicable co-debtor stay may be thereafter lifted without a further hearing or notice.

APPROVED:

OBJECTIONS WITHDRAWN:

APPROVED:

/s/ Lisa K. Mullen attorney for
David Wm Ruskin (P26803)
CHAPTER 13 TRUSTEE
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/s/ Ryan J. Byrd
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Signed on June 20, 2018



/s/ Marci B. McIvor

Marci B. McIvor
United States Bankruptcy Judge